

Table I.C.1.a(2006) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2006

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,976	4,387	4,120	3,931	3,796	3,979	4,147	3,912
Industry group **								
Agric., fish., forest.	3,371	.	.	.	.	.	3,161 *	3,605
Mining and manufacturing	3,656	4,307	3,843	3,530	3,269	3,977	3,718	3,633
Construction	3,770	4,319	3,815	3,621	3,188	4,668	4,042	3,420
Utilities and transp.	4,660	5,114	5,292	4,501	4,929	4,525	4,769	4,632
Wholesale trade	3,767	4,332	3,892	3,595	3,443	3,973	3,838	3,720
Fin. svcs. and real estate	4,008	4,360	3,664	4,367	4,191	3,924	4,165	3,981
Retail trade	3,631	4,265	4,131	3,894	3,311	3,329	4,164	3,365
Professional services	4,138	4,412	4,375	4,203	4,009	4,105	4,369	4,075
Other services	4,083	4,499	4,263	4,075	4,215	3,812	4,263	3,999
Ownership								
For profit, incorporated	3,880	4,339	4,072	3,849	3,585	3,907	4,092	3,789
For profit, unincorporated	4,063	4,301	4,311	3,744	4,241	3,955	4,196	3,981
Nonprofit	4,267	4,993	4,394	4,475	4,206	4,185	4,522	4,229
Age of firm								
Less than 5 years	4,023	4,549	3,553	4,181	3,173	4,902	4,148	3,808
5-9 years	3,565	3,825	3,719	3,588	3,876	2,339	3,823	3,295
10-19 years	3,948	4,591	3,681	3,945	3,748	3,918	4,018	3,875
20 or more years	4,030	4,438	4,545	3,968	3,846	4,025	4,283	3,947
Unknown	3,968	5,353	3,197	3,894	3,333	4,004	4,282	3,965
Multi/single status								
2 or more locations	3,935	4,267	3,867	4,219	3,773	3,968	4,144	3,928
1 location only	4,029	4,389	4,137	3,860	3,826	4,201	4,147	3,862
Percent full-time employees								
Less than 25%	3,980	3,822	4,495	4,332	3,709	3,978	4,566	3,822
25-49 %	4,105	5,042	4,197	4,118	3,577	4,149	4,512	3,916
50-74 %	4,071	4,409	4,535	4,194	4,000	3,881	4,354	3,964
75% or more	3,957	4,362	4,053	3,890	3,779	3,984	4,091	3,907
Union presence								
No union employees	3,953	4,386	4,112	3,876	3,785	3,928	4,139	3,858
Has union employees	4,105	4,989	4,392	4,556	3,721	4,158	4,580	4,085
Unknown	3,952	3,560	4,342	4,330	4,883	3,865	4,039	3,948
Percent low wage employees								
50% or more low wage	3,821	4,315	4,342	3,809	3,742	3,648	4,317	3,669
Less than 50% low wage	4,002	4,399	4,083	3,947	3,807	4,031	4,123	3,955

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.a(2006) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2006

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32.70	99.06	103.87	74.62	71.29	31.34	43.60	33.64
Industry group **								
Agric., fish., forest.	673.97	.	.	.	.	.	981.53 *	955.86
Mining and manufacturing	55.53	266.84	178.15	177.15	87.00	64.06	133.50	68.12
Construction	136.20	300.35	399.83	267.47	154.65	623.54	189.12	130.64
Utilities and transp.	193.11	892.64	939.81	732.13	483.32	227.78	492.94	213.07
Wholesale trade	59.54	290.76	237.82	329.08	88.35	96.83	105.82	82.95
Fin. svcs. and real estate	101.06	211.08	248.44	152.63	293.68	105.02	184.10	102.62
Retail trade	56.36	280.66	182.30	141.54	264.29	134.92	113.22	116.00
Professional services	50.66	116.25	193.36	108.56	93.17	65.89	86.79	56.65
Other services	118.47	178.24	169.74	248.84	232.75	156.23	132.54	151.22
Ownership								
For profit, incorporated	37.30	130.71	104.72	104.85	95.79	40.83	56.34	43.79
For profit, unincorporated	99.93	144.35	272.09	208.43	272.42	148.17	111.98	125.06
Nonprofit	78.71	238.78	183.90	129.15	119.22	100.41	136.10	86.01
Age of firm								
Less than 5 years	164.13	365.26	204.51	563.43	451.79	1,056.50	226.84	274.21
5-9 years	144.34	154.21	248.14	324.82	296.11	541.75	76.91	248.63
10-19 years	116.37	180.05	186.14	186.48	275.58	112.11	105.30	200.39
20 or more years	58.08	86.76	177.41	98.05	76.54	109.25	52.42	64.19
Unknown	90.56	1,291.78	954.22	977.38	158.27	82.22	899.98	86.28
Multi/single status								
2 or more locations	23.98	383.38	263.95	93.89	48.49	29.41	149.31	24.86
1 location only	51.36	106.21	120.95	92.67	135.29	399.98	49.41	85.88
Percent full-time employees								
Less than 25%	145.43	493.91	366.31	432.09	289.87	300.09	297.80	124.65
25-49 %	176.65	502.17	278.08	357.02	304.68	277.27	243.12	173.40
50-74 %	90.40	158.39	250.42	193.83	171.00	214.53	99.64	133.63
75% or more	33.01	103.05	106.36	83.54	74.32	39.38	50.62	34.08
Union presence								
No union employees	40.10	94.19	106.01	75.19	82.75	59.99	45.63	45.81
Has union employees	83.75	817.46	801.10	521.24	148.06	71.32	186.90	88.14
Unknown	111.85	933.11	1,172.13	952.61	751.98	101.79	640.71	110.11
Percent low wage employees								
50% or more low wage	67.19	292.54	161.66	218.38	128.25	102.47	146.72	92.74
Less than 50% low wage	31.63	75.98	123.07	84.26	74.27	37.00	41.98	30.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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